

Boucher Gillibrand McGovern Shimkus Tauscher Wasserman
 Boustany Gingrey McHenry Shuler Taylor Schultz
 Boyd (FL) Gohmert McHugh Shuster Terry Waters
 Boyda (KS) Gonzalez McIntyre Simpson Thompson (CA) Watson
 Brady (PA) Goode McKeon Skelton Thompson (MS) Watt
 Brady (TX) Goodlatte McNeerney Slaughter Thornberry Waxman
 Broun (GA) Gordon McNulty Smith (NE) Tiahrt Weiner
 Brown (SC) Granger Meek (FL) Smith (NJ) Tiberi Welch (VT)
 Brown, Corrine Graves Meeks (NY) Smith (TX) Tierney Weldon (FL)
 Brown-Waite, Green, Al Melancon Smith (WA) Tierney Weller
 Ginny Green, Gene Mica Snyder Solis Udall (CO) Westmoreland
 Buchanan Gutierrez Michaud Souder Udall (NM) Wexler
 Burgess Hall (NY) Miller (MI) Space Upton Wicker
 Burton (IN) Hall (TX) Miller (NC) Spratt Van Hollen Wilson (NM)
 Butterfield Hare Miller, Gary Stark Velázquez Wilson (OH)
 Calvert Harman Mitchell Stearns Visclosky Wilson (SC)
 Camp (MI) Hastert Mollohan Stupak Sullivan Walberg Wolf
 Campbell (CA) Hastings (FL) Moore (KS) Walton Walden (OR) Wu
 Cannon Hastings (WA) Moore (WI) Walsh (NY) Yarmuth
 Cantor Hayes Moran (KS) Tancredo Walz (MN) Young (AK)
 Capito Heller Moran (VA) Tanner Wamp Young (FL)
 Capps Hensarling Murphy (CT) NOES—16
 Capuano Herger Murphy, Patrick Jackson-Lee Schakowsky
 Cardoza Herseth Sandlin Higgins Murphy, Tim (TX) Serrano
 Carnahan Hill Murtha Sires
 Carney Hinchey Hinojosa Myrick Crowley Sires
 Castle Hirono Nadler Grijalva Lee Towns
 Castor Chabot Hirono Nadler Grijalva Lee Towns
 Chandler Hobson Napolitano Sanches, Linda Woolsey
 Clay Hodes Neal (MA) T. Wynn
 Cleaver Hoekstra Neugebauer
 Clyburn Holden Nunes
 Coble Holt Obey
 Cohen Hooley Oliver
 Cole (OK) Hoyer Ortiz
 Conaway Hulshof Pallone
 Conyers Inglis (SC) Pascrell
 Cooper Inslee Pastor
 Costa Israel Paul
 Costello Issa Payne
 Courtney Jackson (IL) Pearce
 Cramer Jefferson Pence
 Crenshaw Johnson (GA) Perlmutter
 Cuellar Johnson (IL) Peterson (MN)
 Culberson Johnson, E. B. Peterson (PA)
 Cummings Johnson, Sam Petri
 Davis (AL) Jones (NC) Pickering
 Davis (CA) Jones (OH) Pitts
 Davis (IL) Jordan Platts
 Davis (KY) Kagen Poe
 Davis, David Kanjorski Pomeroy
 Davis, Lincoln Kaptur Porter
 Davis, Tom Kennedy Price (GA)
 Deal (GA) Kildee Price (NC)
 DeFazio Kilpatrick Pryce (OH)
 DeGette Kind Putnam
 Delahunt King (IA) Radanovich
 DeLauro King (NY) Rahall
 Dent Kingston Ramstad
 Diaz-Balart, L. Kirk Rangel
 Diaz-Balart, M. Klein (FL) Regula
 Dicks Kline (MN) Rehberg
 Dingell Knollenberg Reichert
 Doggett Kuhl (NY) Renzi
 Donnelly Lamborn Reyes
 Doolittle Lampson Reynolds
 Doyle Langevin Richardson
 Drake Larsen (WA) Rodriguez
 Dreier Larson (CT) Rogers (AL)
 Duncan Latham Rogers (KY)
 Edwards LaTourette Rogers (MI)
 Ehlers Lewis (CA) Rohrabacher
 Ellsworth Lewis (GA) Ros-Lehtinen
 Emanuel Lewis (KY) Roskam
 Emerson Linder Ross
 Engel Lipinski Roybal-Allard
 English (PA) LoBiondo Royce
 Eshoo Loebacker Ruppertsberger
 Etheridge Lofgren, Zoe Rush
 Everett Lowey Ryan (OH)
 Fallon Lucas Ryan (WI)
 Farr Lynch Salazar
 Fattah Mack Sali
 Feeney Mahoney (FL) Sanchez, Loretta
 Ferguson Maloney (NY) Sarbanes
 Filner Manzullo Saxton
 Flake Marchant Schiff
 Forbes Markey Schmidt
 Fortenberry Marshall Schwartz
 Fossella Matheson Scott (GA)
 Foxx Matsui Scott (VA)
 Frank (MA) McCarthy (CA) Sensenbrenner
 Franks (AZ) McCarthy (NY) Sessions
 Frelinghuysen McCaul (TX) Sestak
 Gallegly McCollum (MN) Shadegg
 Garrett (NJ) McCotter Shays
 Gerlach McCrery Shea-Porter
 Gilchrest McDermott Sherman

Baldwin
 Clarke
 Crowley
 Ellison
 Grijalva
 Honda
 Bean
 Boren
 Braley (IA)
 Buyer
 Carson
 Carter
 Cubin
 Giffords
 Hunter
 Jindal
 Keller
 LaHood
 Lantos
 Levin
 Jackson-Lee (TX)
 Kucinich
 Lee
 Sánchez, Linda T.

NOT VOTING—19

Bean
 Boren
 Braley (IA)
 Buyer
 Carson
 Carter
 Cubin
 Giffords
 Hunter
 Jindal
 Keller
 LaHood
 Lantos
 Levin

□ 1507

Ms. WATERS changed her vote from “no” to “aye.”

So the motion to instruct was agreed to.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

PERSONAL EXPLANATION

Mr. BRALEY of Iowa. Mr. Speaker, on rollcall vote No. 1060, had I been present, I would have voted “nay.”

On rollcall vote No. 1061, had I been present, I would have voted “aye.”

On rollcall vote No. 1062, had I been present, I would have voted “aye.”

On rollcall vote No. 1063, had I been present, I would have voted “aye.”

On rollcall vote No. 1064, had I been present, I would have voted “aye.”

On rollcall vote No. 1065, had I been present, I would have voted “aye.”

On rollcall vote No. 1066, had I been present, I would have voted “aye.”

On rollcall vote No. 1067, had I been present, I would have voted “aye.”

The SPEAKER pro tempore (Mr. CARDOZA). Without objection, the Chair appoints the following conferees:

MESSRS. OLIVER, PASTOR, RODRIGUEZ, MS. KAPTUR, Mr. PRICE of North Carolina, Mr. CRAMER, Ms. ROYBAL-ALLARD, MESSRS. BERRY, OBEY, KNOLLENBERG, WOLF, ADERHOLT, WALSH of New York, GOODE, and LEWIS of California.

There was no objection.

GENERAL LEAVE

Mr. KLEIN of Florida. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks on H.R. 3355 and to insert extraneous material thereon.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Florida?

There was no objection.

HOMEOWNERS' DEFENSE ACT OF 2007

The SPEAKER pro tempore. Pursuant to House Resolution 802 and rule XVIII, the Chair declares the House on the state of the Union for the consideration of the bill, H.R. 3355.

□ 1510

IN THE COMMITTEE OF THE WHOLE

Accordingly, the House resolved itself into the Committee of the Whole House on the state of the Union for the consideration of the bill (H.R. 3355) to ensure the availability and affordability of homeowners' insurance coverage for catastrophic events, with Mr. ROSS in the chair.

The Clerk read the title of the bill.

The CHAIRMAN. Pursuant to the rule, the bill is considered read the first time.

The gentleman from Florida (Mr. KLEIN) and the gentlewoman from West Virginia (Mrs. CAPITO) each will control 30 minutes.

The Chair recognizes the gentleman from Florida.

Mr. KLEIN of Florida. Mr. Chairman, I yield myself such time as I may consume.

Mr. Chairman, I rise today to discuss H.R. 3355, the Homeowners' Defense Act. This bill responds to the growing crisis in the availability and affordability of homeowners insurance and further works to protect the financial solvency of States. This bipartisan legislation represents many months of deliberation and thoughtful input from members of both parties and across each region of the United States. We recognize that disasters will continue to occur across the country and are moving proactively to ensure that a plan is in place before the next one strikes.

Every region of the United States is susceptible to some form of natural disaster, be it earthquakes, hurricanes, blizzards, tornadoes, or wildfires, and we are here to provide relief.

It is important to understand that insurance availability and affordability problems have become a national issue. Hundreds of thousands of homeowners across the country have already had their insurance coverage dropped or are currently slated for nonrenewal by their insurance company. Those who remain insured are confronted with crippling premiums, which in some cases is forcing homeowners to make tough decisions about whether to go with or without property insurance, if they have that choice.

Insurance problems are not isolated to Florida, Mississippi, or Louisiana. Last year property insurers indicated that they plan to stop offering new coverage in Maryland and Virginia's